

Approved, SCAO

Original - Court
1st copy - Defendant2nd copy - Plaintiff
3rd copy - ReturnSTATE OF MICHIGAN
25th JUDICIAL DISTRICT
JUDICIAL CIRCUIT
COUNTY PROBATE

SUMMONS AND COMPLAINT

CASE NO.

17L11356C

Court address

1475 Cleophas Pkwy, Lincoln Park, MI 48146

Court telephone no.

(313) 382-8603

Plaintiff's name(s), address(es), and telephone no(s).

Ahssan Khalil
c/o CREDIT REPAIR LAWYERS OF AMERICA
22142 W. Nine Mile Rd.
Southfield, MI 48033
(248) 353-2882

v

Defendant's name(s), address(es), and telephone no(s).

Equifax Information Services, LLC
RA: CSC Lawyers Incorporating Service Company
601 Abbott Road
East Lansing, MI 48823

Plaintiff's attorney, bar no., address, and telephone no.

Gary D. Nitzkin P41155
CREDIT REPAIR LAWYERS OF AMERICA
22142 W. Nine Mile Rd.
Southfield, MI 48033
(248) 353-2882**SUMMONS** NOTICE TO THE DEFENDANT: In the name of the people of the State of Michigan you are notified:

1. You are being sued.
2. **YOU HAVE 21 DAYS** after receiving this summons to file a written answer with the court and serve a copy on the other party or take other lawful action with the court (28 days if you were served by mail or you were served outside this state). (MCR 2.111(C))
3. If you do not answer or take other action within the time allowed, judgment may be entered against you for the relief demanded in the complaint.

Issued

7/3/17

This summons expires

10/2/17

Court clerk

*This summons is invalid unless served on or before its expiration date. This document must be sealed by the seal of the court.

COMPLAINT Instruction: The following is information that is required to be in the caption of every complaint and is to be completed by the plaintiff. Actual allegations and the claim for relief must be stated on additional complaint pages and attached to this form.☐ This is a business case in which all or part of the action includes a business or commercial dispute under MCL 600.8035.**Family Division Cases**☐ There is no other pending or resolved action within the jurisdiction of the family division of circuit court involving the family or family members of the parties.☐ An action within the jurisdiction of the family division of the circuit court involving the family or family members of the parties has been previously filed in _____ Court.The action ☐ remains ☐ is no longer pending. The docket number and the judge assigned to the action are:

Docket no.

Judge

Bar no.

General Civil Cases☒ There is no other pending or resolved civil action arising out of the same transaction or occurrence as alleged in the complaint.☐ A civil action between these parties or other parties arising out of the transaction or occurrence alleged in the complaint has been previously filed in _____ Court.The action ☐ remains ☐ is no longer pending. The docket number and the judge assigned to the action are:

Docket no.

Judge

Bar no.

VENUE

Plaintiff(s) residence (include city, township, or village)

Lincoln Park, MI

Defendant(s) residence (include city, township, or village)

East Lansing, MI

Place where action arose or business conducted

Lincoln Park, MI

06/28/2017

Date

Signature of attorney/plaintiff

If you require special accommodations to use the court because of a disability or if you require a foreign language interpreter to help you fully participate in court proceedings, please contact the court immediately to make arrangements.

PROOF OF SERVICE**SUMMONS AND COMPLAINT**

Case No. _____

TO PROCESS SERVER: You are to serve the summons and complaint not later than 91 days from the date of filing or the date of expiration on the order for second summons. You must make and file your return with the court clerk. If you are unable to complete service you must return this original and all copies to the court clerk.

CERTIFICATE / AFFIDAVIT OF SERVICE / NONSERVICE☐ **OFFICER CERTIFICATE**

I certify that I am a sheriff, deputy sheriff, bailiff, appointed court officer, or attorney for a party (MCR 2.104[A][2]), and that: (notarization not required)

OR

☐ **AFFIDAVIT OF PROCESS SERVER**

Being first duly sworn, I state that I am a legally competent adult who is not a party or an officer of a corporate party, and that: (notarization required)

- ☐ I served personally a copy of the summons and complaint,
☐ I served by registered or certified mail (copy of return receipt attached) a copy of the summons and complaint,
 together with _____

List all documents served with the Summons and Complaint

_____ on the defendant(s):

| Defendant's name | Complete address(es) of service | Day, date, time |
|------------------|---------------------------------|-----------------|
| | | |
| | | |
| | | |

- ☐ I have personally attempted to serve the summons and complaint, together with any attachments, on the following defendant(s) and have been unable to complete service.

| Defendant's name | Complete address(es) of service | Day, date, time |
|------------------|---------------------------------|-----------------|
| | | |
| | | |
| | | |

I declare that the statements above are true to the best of my information, knowledge, and belief.

| Service fee | Miles traveled | Mileage fee | Total fee |
|-------------|----------------|-------------|-----------|
| \$ | | \$ | \$ |

Signature _____

Name (type or print) _____

Title _____

Subscribed and sworn to before me on _____, _____ County, Michigan.
 Date

My commission expires: _____ Date Signature: _____
 Deputy court clerk/Notary public

Notary public, State of Michigan, County of _____

ACKNOWLEDGMENT OF SERVICE

I acknowledge that I have received service of the summons and complaint, together with _____
 Attachments

_____ on _____
 Day, date, time

_____ on behalf of _____

Signature _____

PROOF OF SERVICE**SUMMONS AND COMPLAINT**

Case No. _____

TO PROCESS SERVER: You are to serve the summons and complaint not later than 91 days from the date of filing or the date of expiration on the order for second summons. You must make and file your return with the court clerk. If you are unable to complete service you must return this original and all copies to the court clerk.

CERTIFICATE / AFFIDAVIT OF SERVICE / NONSERVICE☐ **OFFICER CERTIFICATE****OR**☐ **AFFIDAVIT OF PROCESS SERVER**

I certify that I am a sheriff, deputy sheriff, bailiff, appointed court officer, or attorney for a party (MCR 2.104[A][2]), and that: (notarization not required)

Being first duly sworn, I state that I am a legally competent adult who is not a party or an officer of a corporate party, and that: (notarization required)

- ☐ I served personally a copy of the summons and complaint,
☐ I served by registered or certified mail (copy of return receipt attached) a copy of the summons and complaint,
together with _____

List all documents served with the Summons and Complaint

_____ on the defendant(s):

| Defendant's name | Complete address(es) of service | Day, date, time |
|------------------|---------------------------------|-----------------|
| | | |
| | | |
| | | |

- ☐ I have personally attempted to serve the summons and complaint, together with any attachments, on the following defendant(s) and have been unable to complete service.

| Defendant's name | Complete address(es) of service | Day, date, time |
|------------------|---------------------------------|-----------------|
| | | |
| | | |
| | | |

I declare that the statements above are true to the best of my information, knowledge, and belief.

| Service fee | Miles traveled | Mileage fee | Total fee |
|-------------|----------------|-------------|-----------|
| \$ | | \$ | \$ |

Signature _____

Name (type or print) _____

Title _____

Subscribed and sworn to before me on _____, _____ County, Michigan.
Date

My commission expires: _____ Date Signature: _____
Deputy court clerk/Notary public

Notary public, State of Michigan, County of _____

ACKNOWLEDGMENT OF SERVICE

I acknowledge that I have received service of the summons and complaint, together with _____

Attachments

_____ on

Day, date, time

on behalf of _____

Signature

STATE OF MICHIGAN
IN THE 25th DISTRICT COURT

AHSSAN KHALIL,
Plaintiff,

v.

EQUIFAX INFORMATION SERVICES, LLC,
a Georgia company,
Defendant.

GARY D. NITZKIN (P41155)
TRAVIS SHACKELFORD (P68710)
CARL SCHWARTZ (P70335)
CREDIT REPAIR LAWYERS OF AMERICA
Attorneys for Plaintiff
22142 West Nine Mile Road
Southfield, MI 48033
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RECEIVED
2017 JUL -3 PM 1:59
25TH DISTRICT COURT
STATE OF MICHIGAN

COMPLAINT AND JURY DEMAND

**NOW COMES THE PLAINTIFF, AHSSAN KHALIL, THROUGH COUNSEL,
CREDIT REPAIR LAWYERS OF AMERICA, BY GARY D. NITZKIN, and for his
Complaint against the Defendant, plead as follows:**

VENUE

1. The transactions and occurrences which give rise to this action occurred in Lincoln Park, Wayne County, Michigan.
2. Venue is proper in 25th District Court in Wayne County, Michigan as the actions and occurrences recited herein occurred in the City of Lincoln Park, Wayne County, Michigan.
3. The amount in controversy is less than twenty five thousand dollars (\$25,000.00) exclusive of costs, interest and attorney's fees.

PARTIES

4. Plaintiff is a natural person residing in the City of Lincoln Park, Wayne County, Michigan.
5. The Defendant to this lawsuit is Equifax Information Services, LLC ("Equifax") which is a Georgia company that conducts business in the State of Michigan.

GENERAL ALLEGATIONS

6. In May 2016, DirecTV placed an unauthorized inquiry on Plaintiff's Equifax credit file ("Errant Inquiry"). Mr. Khalil disputed the inquiry prior to June 22, 2016.
7. On or about June 22, 2016, Equifax sent to Mr. Khalil its reinvestigation results, which stated that Mr. Khalil must contact the creditor if he believes the inquiry was unauthorized.
8. Mr. Khalil then contacted DirecTV to dispute the inquiry.
9. In December 2016, DirecTV contacted Equifax and asked Equifax to remove the inquiry.
10. On or about April 24, 2017, Mr. Khalil obtained his Equifax credit report and noticed that the DirecTV inquiry had not been removed.
11. On or about May 10, 2017, Mr. Khalil, submitted another letter to Equifax disputing the unauthorized inquiry.
12. In this letter, Mr. Khalil stated that he contacted DirecTV to remove the inquiry pursuant to Equifax's reinvestigation results, that DirecTV had requested that Equifax remove the inquiry from Mr. Khalil's credit file, and that the inquiry had not been removed.
13. On or about May 23, 2017, Mr. Khalil received Equifax's reinvestigation results, which again stated that Mr. Khalil must contact the creditor if he believes the inquiry was unauthorized.

14. As a direct and proximate cause of the Defendant's negligent and/or willful failure to comply with the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq., Plaintiff has suffered credit and emotional damages. Due to the Defendant's failure to correct the errors in his credit file, Plaintiff has been forced to refrain from applying for new credit or more favorable terms on existing credit lines. Plaintiff has also experienced undue stress and anxiety due to Defendants' failure to correct the errors in his credit file or improve his financial situation by obtaining new or more favorable credit terms as a result of the Defendant's violations of the FCRA.

COUNT I

**NEGLIGENT VIOLATION OF THE FAIR CREDIT REPORTING ACT
BY EQUIFAX**

15. Plaintiff realleges the above paragraphs as if recited verbatim.
16. Defendant Equifax prepared, compiled, issued, assembled, transferred, published and otherwise reproduced consumer reports regarding Mr. Khalil as that term is defined in 15 USC 1681a.
17. Such reports contained information about Mr. Khalil that was false, misleading and inaccurate.
18. Equifax negligently failed to maintain and/or follow reasonable procedures to assure maximum possible accuracy of the information it reported to one or more third parties pertaining to Mr. Khalil, in violation of 15 USC 1681e(b).
19. After receiving Mr. Khalil's consumer dispute to the Errant Inquiry, Equifax negligently failed to conduct a reasonable reinvestigation as required by 15 U.S.C. 1681i.

20. As a direct and proximate cause of Equifax's negligent failure to perform its duties under the FCRA, Mr. Khalil has suffered actual damages, mental anguish and suffering, humiliation and embarrassment.

21. Equifax is liable to Mr. Khalil by reason of its violation of the FCRA in an amount to be determined by the trier of fact together with his reasonable attorneys' fees pursuant to 15 USC 1681o.

WHEREFORE, PLAINTIFF PRAYS that this court grant him a judgment against Equifax for actual damages, costs, interest and attorneys' fees in the amount of less than twenty five thousand dollars (\$25,000.00) exclusive of costs, interest and attorney's fees.

COUNT II

WILLFUL VIOLATION OF THE FAIR CREDIT REPORTING ACT BY EQUIFAX

22. Plaintiff realleges the above paragraphs as if recited verbatim.

23. Defendant Equifax prepared, compiled, issued, assembled, transferred, published and otherwise reproduced consumer reports regarding Mr. Khalil as that term is defined in 15 USC 1681a.

24. Such reports contained information about Mr. Khalil that was false, misleading and inaccurate.

25. Equifax willfully failed to maintain and/or follow reasonable procedures to assure maximum possible accuracy of the information that it reported to one or more third parties pertaining to Mr. Khalil, in violation of 15 USC 1681e(b).

26. After receiving Mr. Khalil's consumer dispute to the Errant Inquiry, Equifax willfully failed to conduct a reasonable reinvestigation as required by 15 U.S.C. 1681i.

27. As a direct and proximate cause of Equifax's willful failure to perform its duties under the FCRA, Mr. Khalil has suffered actual damages, mental anguish and suffering, humiliation and embarrassment.

28. Equifax is liable to Mr. Khalil by reason of its violations of the FCRA in an amount to be determined by the trier of fact together with his reasonable attorneys' fees pursuant to 15 USC 1681n.

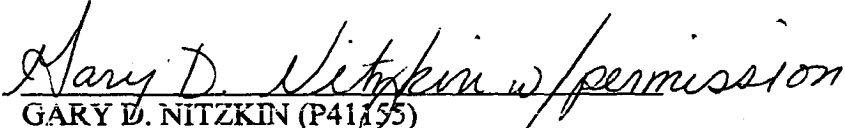
WHEREFORE, PLAINTIFF PRAYS that this court grant him a judgment against Defendant Equifax for the greater of statutory or actual damages, plus punitive damages along with costs, interest and reasonable attorneys' fees in the amount of less than twenty five thousand dollars (\$25,000.00) exclusive of costs, interest and attorney's fees.

JURY DEMAND

Plaintiff hereby demands a trial by Jury.

Respectfully submitted,

Dated: June 28, 2017


GARY D. NITZKIN (P41155)
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